

WHAT IS CLAIMED IS:

1. A system for enabling remote access to an application server, upon authentication of a location from which a user has sought access as an authorized location, for enabling processing of a transaction requiring user location authentication, wherein the user location includes means for enabling the user to
5 request remote access to the application server, the system comprising:

an access server, for receiving and processing a request for access to the application server from a user request enabling means, the server adapted to be located remote from the user's location;

an authenticator for authenticating the location of the user responsive to
10 receipt of a processed request from the access server, the authenticator adapted to be connected to the access server; and

means for interconnecting the access server and the authenticator.

2. The system of claim 1, wherein the authenticator comprises an authenticating server.

3. The system of claim 1, wherein the authenticator includes means for determining the identity of the user.

4. The system of claim 1, further comprising means for insuring the user's presence at the location.

5. The system of claim 1, further comprising means for enabling the user to request remote access to the application server.

6. The system of claim 1, wherein the interconnecting means comprise a network.

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7. The system of claim 2, wherein the authenticating server includes a database of authorized locations, for enabling verification of the location of the user as an authorized user location.

8. The system of claim 2, wherein the authenticating server comprises a Remote Access Dial-In User Service (RADIUS) server.

9. The system of claim 3, wherein the user identity determining means comprise a challenge and response system.

10. The system of claim 4, wherein the user presence insuring means comprise a card for identifying the user, and a reader for reading the user identifying card, adapted to be connected to the user access request enabling means at the user location.

11. The system of claim 5, wherein the user request enabling means comprise an interface station.

12. The system of claim 5, wherein the user request enabling means comprise a client.

13. The system of claim 5, wherein the user request enabling means include a location identifier.

14. The system of claim 5, wherein the authenticating means are adapted to issue a security challenge to the user request enabling means, and the user request enabling means are further adapted to interrogate the security challenge, to generate a response, and to transmit the response to the authenticator.

15. The system of claim 5, wherein the user request enabling means include an identifier associated with the user's location, and the authenticator

comprises means for authenticating the identifier associated with the user's location.

16. The system of claim 5, wherein the user request enabling means include a dialer, located at the user's location, and wherein the dialer includes a number associated therewith.

17. The system of claim 5, wherein the user request enabling means comprise a plurality of user request enabling means, and the interconnecting means comprise a network comprising an intranet which includes at least one local area network, adapted to interconnect at least one of the plurality of user request enabling means and the access server.

18. The system of claim 5, wherein the interconnecting means are further adapted to interconnect the user request enabling means.

19. The system of claim 6, wherein the network comprises an intranet.

20. The system of claim 6, wherein the network comprises the Internet.

21. The system of claim 8, further comprising means for enabling the user to request remote access to the application server, wherein the authenticating server is further adapted to issue a security challenge to the user request enabling means.

22. The system of claim 15, wherein the locating identifier comprises a cookie.

23. The system of claim 16, wherein the authenticator comprises a number identifier for identifying the number associated with the dialer located at the user's location.

24. The system of claim 16, wherein a dialing system includes a plurality of numbers each associated with one of a plurality of dialers adapted to enable

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dialing therefrom and each dialer associated with a different user location, and the authenticator further comprises means for identifying the first number dialed from
5 in the dialing system.

25. The system of claim 20, wherein the locating identifier comprises a dynamic cookie.

26. The system of claim 21, wherein the user request enabling means are adapted to issue a response to the security challenge, and the authenticating means include a database for enabling verification of the response of the user request enabling means to the security challenge.

27. The system of claim 23, wherein the number identifier comprises Automatic Number Identification.

28. The system of claim 24, wherein the first number identifying means comprises Dialed Number Identification Services.

29. The system of claim 26, wherein the authenticator is further adapted to verify the response of the user request enabling means to the security challenge based on the database in the authenticator, and to authorize access to the application server.

30. A system for enabling remote access to an application server, upon authentication of a location from which a user has sought access as an authorized location, for enabling processing of a transaction requiring user location authentication, wherein the user location includes means for enabling the user to
5 request remote access to the application server, the system comprising:

an access server, for receiving and processing a request for access to the application server from a user request enabling means, the server adapted to be located remote from the user's location;

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an authenticator for authenticating the location of the user responsive to receipt of the processed request from the access server, the authenticator adapted to be connected to the access server, the authenticator including a Remote Access Dial-In Service (RADIUS) server;

means for interconnecting the access server and the authenticator; and

means for enabling the user to request remote access to the application server, such means including a dialer, located at the user's location, wherein the dialer includes a dialing number associated therewith.

31. The system of claim 30, wherein the authenticator includes a number identifier for identifying the number associated with the dialer located at the user's location.

32. The system of claim 30, and further comprising a dialing system including a plurality of numbers each associated with one of a plurality of dialers adapted to enable dialing therefrom and each associated with a different user location, and the authenticator comprises means for identifying the first number dialed from the dialing system.

33. The system of claim 31, wherein the number identifier comprises Automatic Number Identification.

34. The system of claim 32 wherein the first number identifying means comprises Dialed Number Identification Services.

35. A system for enabling remote access to an application server, upon authentication of a location from which a user has sought access as an authorized location, for enabling processing of a transaction requiring user location authentication, wherein the user location includes means for enabling the user to request remote access to the application server, comprising:

an access server, for receiving a request for access to the application server from user request enabling means, adapted to be located remote from the user's location;

10 an authenticator for authenticating the location of the user, the authenticator adapted to be connected to the access server and further including an identifier for determining the identity of the user;

means for interconnecting the access server and the authenticator; and

means for enabling the user to request remote access to the application server.

36. The system of claim 35, wherein the user identifier further comprises a challenge and response system.

37. The system of claim 35, wherein the authenticator is adapted to issue a security challenge to the user request enabling means, and the user request enabling means are further adapted to interrogate the security challenge, to generate a response, and to transmit the response to the authenticator.

38. The system of claim 35, further comprising means for enabling the user to request remote access to the application server, wherein the authenticator server is further adapted to issue a security challenge to the user request enabling means.

39. The system of claim 38, wherein the user request enabling means are adapted to issue a response to the security challenge, and the authenticator includes a database for enabling verification of the response of the user request enabling means to the security challenge.

40. The system of claim 39, wherein the authenticating means are further adapted to verify the response of the user request enabling means to the

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security challenge based on the database in the authenticator, and to authorize access to the application server.

41. A system for enabling remote access to an application server upon authentication of a location from which a user has sought access as an authorized location for enabling access to the application server and processing of a transaction requiring user location authentication, wherein the user location
5 includes means for enabling the user to request remote access to the application server, comprising:

an access server, for receiving a request for access to the application server from user request enabling means adapted to be located remote from the user's location;

10 an authenticator for authenticating the location of the user, adapted to be connected to the access server;

means for interconnecting the access server and the authenticator; and

means for insuring user's presence at the location.

42. The system of claim 41, wherein the user presence insuring means comprise a card for identifying the user and a reader for reading the user identifying card, adapted to be connected to the user access request enabling means at the user location.

43. A system for enabling remote access to an application server, upon authentication of a location from which a user has sought access thereto as an authorized location, for enabling processing of a transaction requiring user location authentication, wherein the user location includes means for enabling the
5 user to request remote access to the application server, comprising:

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an access server, for receiving and processing a request for access to the application server from user request enabling means, the server adapted to be located remote from the user's location;

10 an authenticating server for authenticating the location of the user responsive to receipt of the processed request from the access server, adapted to be connected to the access server; and

a network for interconnecting the access server and the authenticating server.

44. The system of claim 43, further comprising a client for enabling the user to request remote access to the application server.

45. The system of claim 43, wherein the authenticating server includes a database of authorized locations, for enabling verification of the location of the user as an authorized user location.

46. The system of claim 44, wherein the client includes an identifier associated with the user's location, and the authenticating server is adapted to authenticate the identifier associated with the user's location.

47. The system of claim 44, wherein the client comprises a plurality of clients and the network comprises an intranet which includes a plurality of local area networks, each adapted to interconnect at least one of the plurality of clients and the access server.

5 48. A method of enabling remote access to an application server, upon authentication of a location from which a user has sought access thereto as an authorized location, for enabling processing of a transaction requiring user location authentication, wherein the user location includes means for enabling the user to request remote access to the application server, in a system which comprises an access server, for receiving and processing a request for access to

the application server from user request enabling means, adapted to be located remote from the user's location, an authenticator for authenticating the location of the user responsive to receipt of the processed request from the access server, adapted to be connected to the access server, and means for interconnecting the access server and the authenticator, wherein the method comprises:

requesting an access server to enable a user at a user's location to access an application server;

authenticating the location of the user in the authenticator; and

determining in the authenticator whether to enable the user to access the application server based on the authenticating of the user's location.

49. The method of claim 48, wherein the authenticator comprises an authenticating server, and wherein authenticating further comprises authenticating through the authenticating server.

50. The method of claim 48, wherein the authenticator includes means for determining the identity of the user, and wherein authenticating further comprises determining the identity of the user through the user identity determining means.

51. The method of claim 48, further comprising insuring the user's presence at the location through a user presence insuring means.

52. The method of claim 48, further comprising enabling the user to request remote access to the application server through the user request enabling means.

53. The method of claim 48, further comprising interconnecting the access server and the authenticating means through a network.

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54. The method of claim 49, wherein authenticating comprises authenticating through an authorized location database.

55. The method of claim 49, wherein authenticating further comprises authenticating through a RADIUS server.

56. The method of claim 50, wherein determining further comprises challenging the identity of the user and processing the response thereto.

57. The method of claim 51, wherein insuring further comprises reading a user identifying card which identifies the user, via a card reader, connected to the user access request enabling means at the user location.

58. The method of claim 52, wherein enabling further comprises enabling the user request through an interface station.

59. The method of claim 52, wherein enabling further comprises enabling the user request through a client.

60. The method of claim 52, wherein enabling further comprises enabling the user request through the location identifier.

61. The method of claim 52, further comprising issuing a security challenge from the authenticator interrogating a security challenge, generating a response to the challenge, and transmitting the response from the user request enabling means.

62. The method of claim 52, wherein authenticating comprises authenticating the user's location through a user associated identifier.

63. The method of claim 52, wherein enabling comprises enabling through a dialer having an associated number.

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64. The method of claim 52, wherein interconnecting comprises interconnecting a plurality of user request enabling means through a plurality of local area networks.

65. The method of claim 52, wherein interconnecting further comprises interconnecting with a user request enabling means.

66. The method of claim 53, wherein the network comprises an intranet, and wherein interconnecting further comprises interconnecting through the intranet.

67. The method of claim 53, wherein the network comprises the Internet, and wherein interconnecting further comprises interconnecting through the Internet.

68. The method of claim 55, wherein authenticating further comprises issuing a security challenge to the user request enabling means through an authenticating server.

69. The method of claim 62, wherein authenticating further comprises authenticating through a locating identifier cookie.

70. The method of claim 63, wherein the authenticator comprises means for identifying the number associated with the dialer located at the user's location, and wherein the step of authenticating further comprises identifying the number associated with the dialer.

71. The method of claim 63 wherein a dialing system includes a plurality of numbers each associated with one of a plurality of dialers adapted to enable dialing therefrom and each associated with a different user location, and the authenticator comprises means for identifying the first number dialed in the dialing system, and wherein the step of authenticating further comprises identifying the first number dialed.

72. The method of claim 67, wherein the locating identifier comprises a dynamic cookie.

73. The method of claim 68, wherein the user request enabling means are adapted to issue a response to the security challenge, and the authenticator include a database for enabling verification of the response of the user request enabling means to the security challenge, and wherein the step of authenticating
5 further comprises verifying the response to the security challenge through the verification database.

74. The method of claim 70, wherein identifying further comprises identifying through Automatic Number Identification.

75. The method of claim 71, wherein the step of identifying further comprises identifying through Dialed Number Identification Services.

76. The method of claim 73, wherein the authenticator is further adapted to verify the response of the user request enabling means to the security challenge based on the database in the authenticator, and to authorize access to the application server, and further comprising the step of authorizing access to an
5 application server.

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